

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rose Fraser  
Debtor

Case No. 16-04520-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: ntfnmng

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2017.

db +Rose Fraser, 50 Stanton Street, Schuylkill Haven, PA 17972-1143

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Michael J Clark on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Robert M. Reedy on behalf of Debtor Rose Fraser robert@attyreedy.com,  
bill\_crown@hotmail.com;attyreedy@yahoo.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Rose Fraser  
 Debtor(s)

Chapter

7

Case No.

5:16-bk-04520-JJT

**Notice**

**Notice of Requirement to File Certification of Completion of Financial Management Course:**

Pursuant to Rule 1007 of the Federal Rules of Bankruptcy Procedure, you are required to file with the Court a statement of completion of a course concerning personal financial management (Official Form 423) before an Order of Discharge can be issued. If you do not file this statement on or before **January 28, 2017**, your case may be closed without the issuance of a discharge. If you subsequently file a Motion to Reopen the Case to allow for the filing of this statement, you must pay the full case reopening fee.

Official Form B 423 can be accessed at <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>.

**Address of the Bankruptcy Clerk's Office:**

U.S. Bankruptcy Court  
 274 Max Rosenn U.S. Courthouse  
 197 South Main Street  
 Wilkes-Barre, PA 18701  
 (570) 831-2500

**For the Court:**

Clerk of the Bankruptcy Court:  
 Terrence S. Miller  
 By: AutoDocketer

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: January 15, 2017